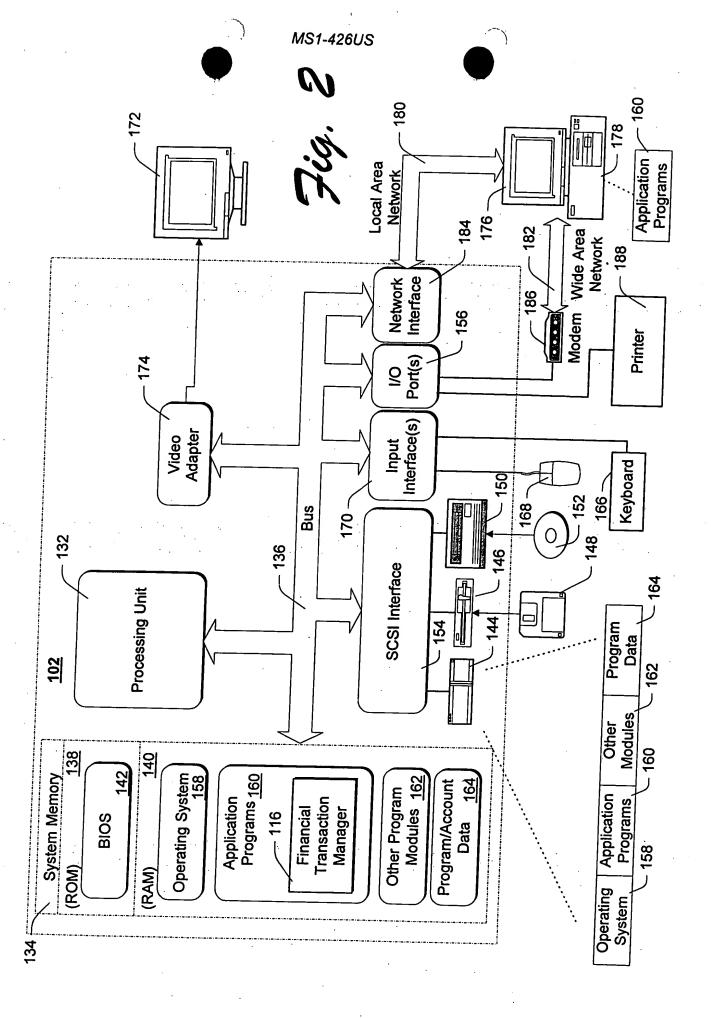
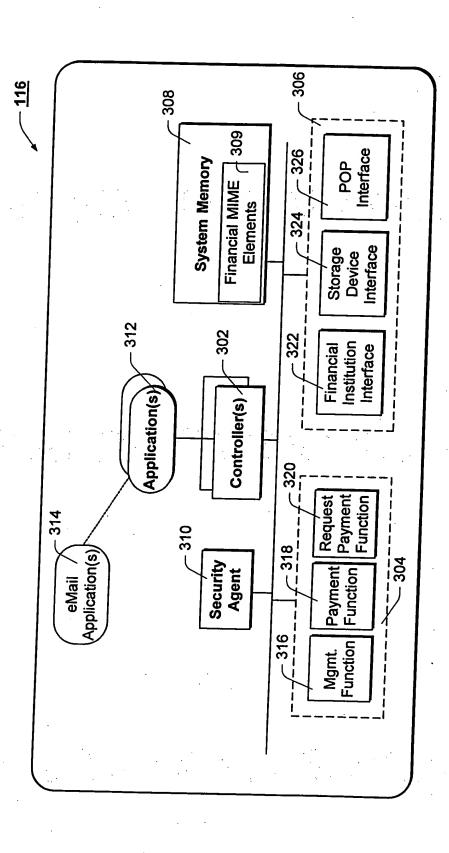


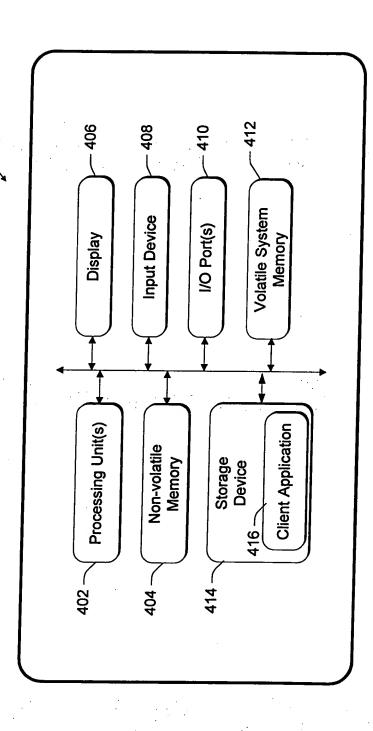
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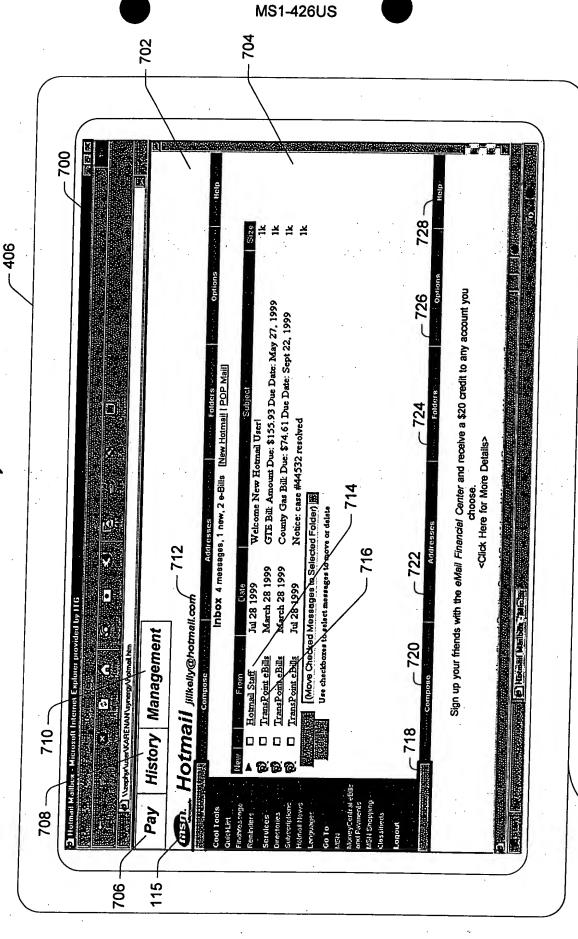


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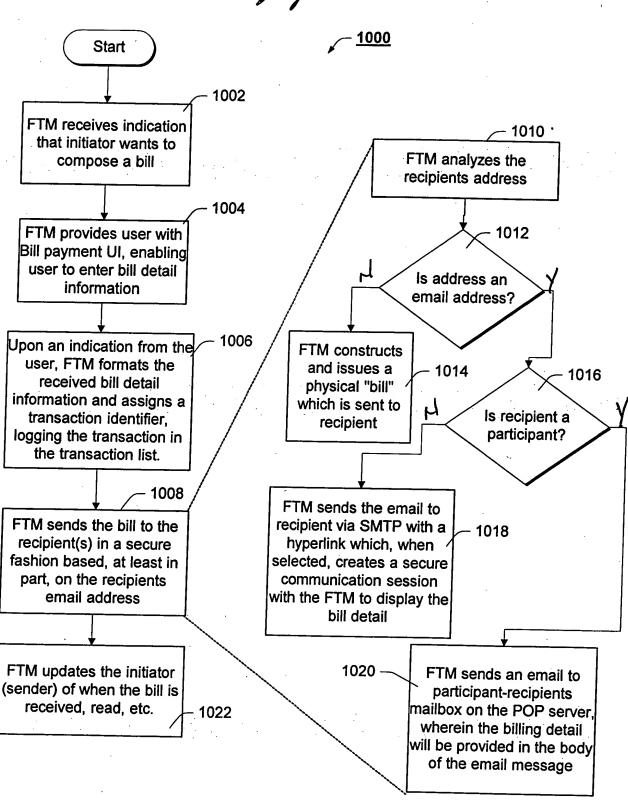
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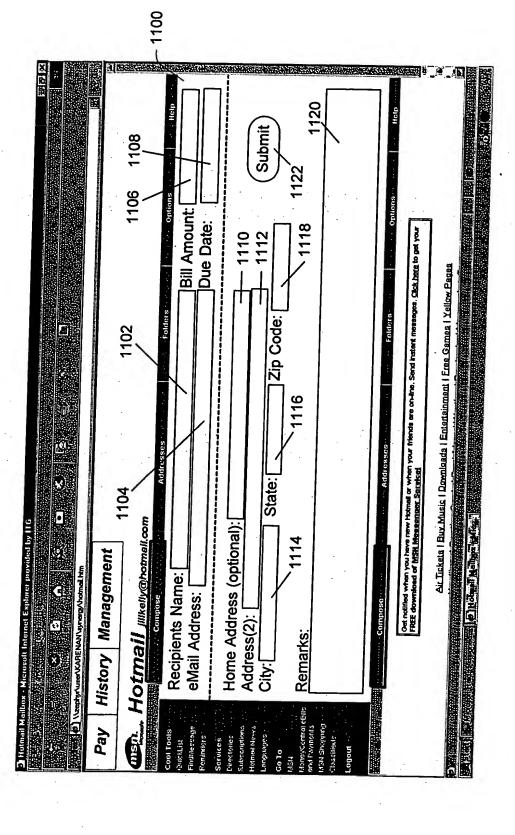
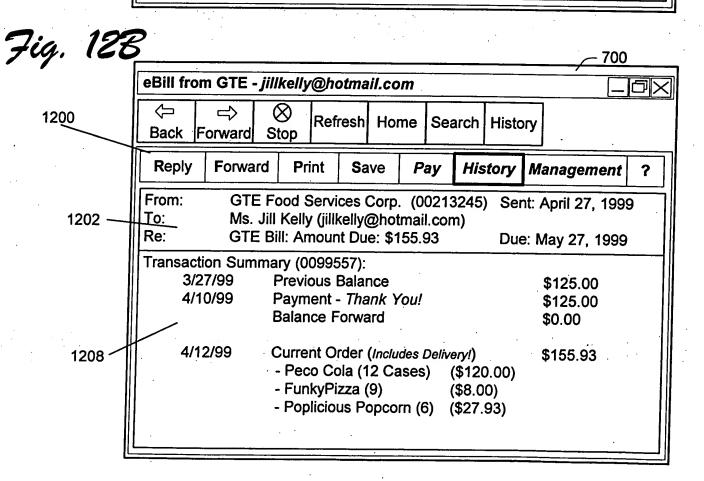
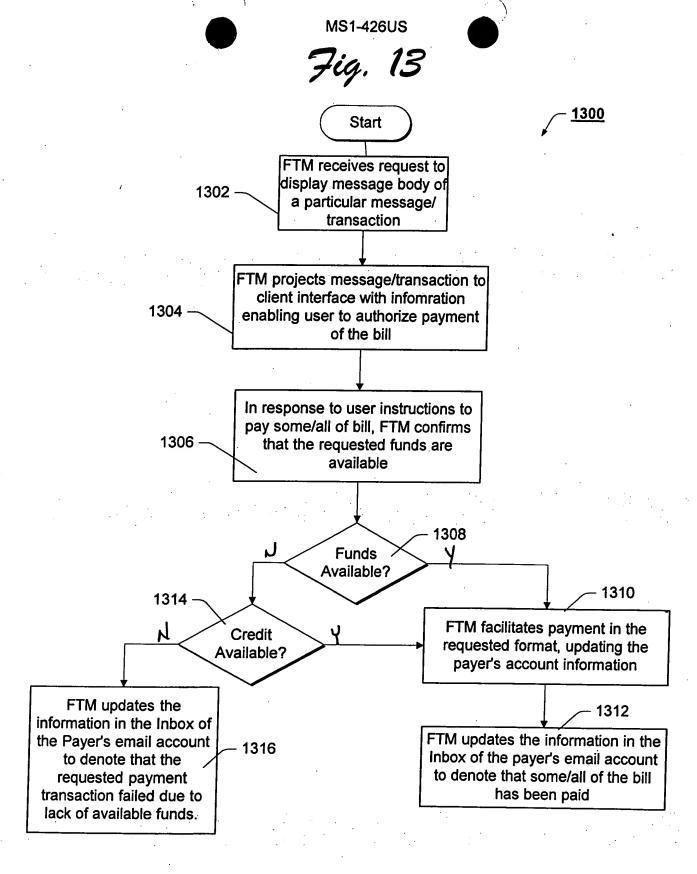


Fig. 12A

eBill from GTE - jillkelly@hotmail.com \otimes \leftarrow \Rightarrow 1200 Refresh Home Search | History Back Forward Stop Reply **Forward Print** Save Pay History Management 1202 From: GTE Food Services Corp. (00213245) Sent: April 27, 1999 To: Ms. Jill Kelly (jillkelly@hotmail.com) Re: GTE Bill: Amount Due: \$155.93 Due: May 27, 1999 Hello Ms. Kelly-You have received an eBill from GTE Food Services Corporation. To view the 1204 detail of this bill, and make arrangements for payment, please access the Financial Service Center at the following secure address using your FSC user_ID and password: https://www.fsc.com/0099557.htm. The Financial Service Center, automating the financial transactions you perform everyday. 1206





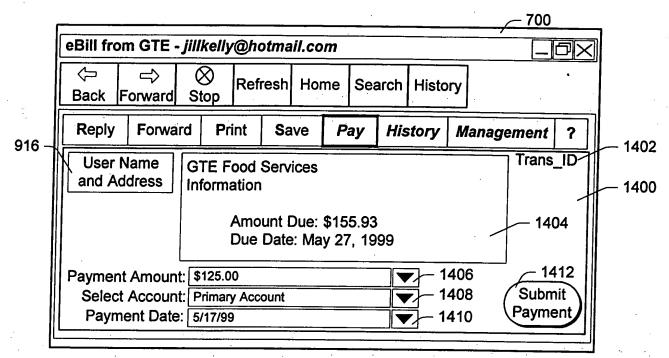
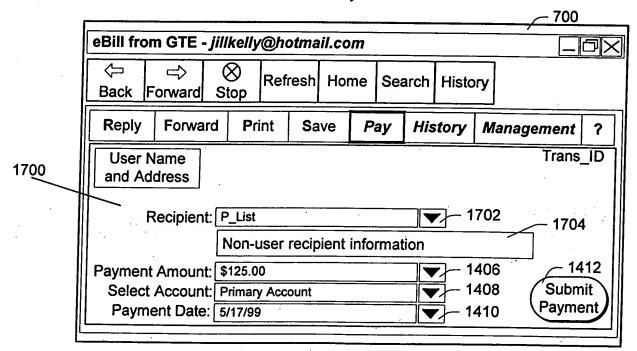
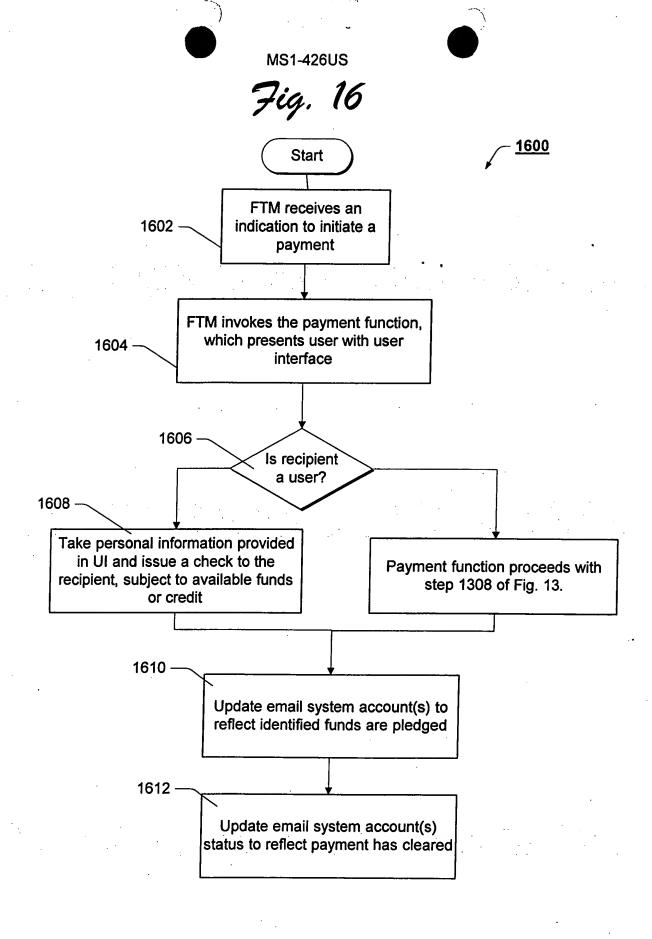


Fig. 17



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Fig. 19

Storage Medium

Executable instructions to implement the financial transaction manager

Start

eMail server sends an email via SMTP server including an instruction to redirect the recipients view window to a web page via a secure communication channel

Once the eMail message is attempted to be read by a recipient, the redirection instruction sends a command to view a web page, along with a secret cookie associated with the recipient.

The receiving server initiates a process to authenticate the requesting user

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2010

Issue an error message instructing user that server was unable to authenticate user for the requested information.

2006 -

Retrieve web page containing secure information and display within the body frame of the recipients eMail client.